



EFW

PATENT
Attorney Docket No. 05997.0013-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Paul A. THOMAS et al.)	Group Art Unit: 3696
)	
Application No.: 10/813,260)	Examiner: Samica L. Norman
)	
Filed: March 31, 2004)	
)	
For: RISK-BASED REFERENCE POOL)	Confirmation No.: 5447
CAPITAL REDUCING SYSTEMS)	
AND METHODS)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed February 12, 2009, the date for responding being May 12, 2009, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks/Arguments follow the amendment section of this paper.